

AMENDMENTS TO THE CLAIMS

1-53. (Cancelled)

54. (Currently Amended) A computerized method of insuring a property comprising:

- receiving, by a computer, a request to insure the property;
- receiving, by the computer, an indication of a[[n]] Standard Industrial Code corresponding to the intended use of the property;
- collecting sensor data related to the property;
- underwriting, using the computer, the property based on the indicated intended use by applying [[use]]Standard Industrial Code-specific underwriting guidelines that take into account the collected sensor data;
- one of denying insurance coverage and offering insurance coverage for the property based on the underwriting, and
- calculating, by the computer, a premium for the property based at least in part on the collected sensor data, wherein the effect of the collected sensor data on the calculation of the premium varies based on the indicated Standard Industrial Code [[use]].

55. (Currently Amended) The computerized method of claim 54, wherein the Standard Industrial Code indicates ~~indication of the use comprises an indication of~~ an industry in which the property is used.

56. (Cancelled)

57. (Previously Presented) The computerized method of claim 54, wherein the sensor data comprises data indicating the condition of the property.

58. (Previously Presented) The computerized method of claim 54, wherein the sensor data comprises data indicating usage of technology incorporated into the property.

59. (Previously Presented) The computerized method of claim 54, wherein the property comprises goods.

60. (Previously Presented) The computerized method of claim 54, wherein the property comprises a building.

61-64. (Cancelled)

65. (Previously Presented) The computerized method of claim 54, comprising denying the request based at least in part on the collected sensor data.

66. (Previously Presented) The computerized method of claim 54, comprising accepting the request based at least in part on the collected sensor data.

67-69 (Canceled)

70. (Previously Presented) The computerized method of claim 54, wherein calculating the premium includes combining a first premium component derived from the collected sensor data with a second premium component determined based on data generic to the insured property.

71 – 108 (Cancelled).